## Main features of regulatory capital instruments [ Resona Holdings, Inc. (Consolidated) ] (Japanese domestic standard)

as of Dec. 31, 2017

Common	Stock	
1	Issuer	Resona Holdings, Inc.
2	Unique Identifier	JP3500610005
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	Core Capital: instruments and reserves
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	1,535.2 billion yen
	Non-consolidated	_
9	Par value of instrument	—
10	Accounting classification (on Balance Sheet)	
	Consolidated	Shareholder's Equity
	Non-consolidated	
11	Original date of issuance	
12	Perpetual or dated	Perpetual
13	Original maturity date	<u> </u>
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	
18	Coupon rate and any related index	—
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up	
UT	mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Stock
36	Non-compliant transitioned features	No

Non-controlling Interests

	rolling Interests	
1	Issuer	P.T. Bank Resona Perdania, Resona Card Co., Ltd. and others
2	Unique Identifier	_
3	Governing Law	Japanese Law and others
-	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	Core Capital: instruments and reserves
	before March 31, 2029)	· · · · · · · · · · · · · · · · · · ·
5	Post-transitional Basel 3 rules (on or after March 31, 2029)	Core Capital: instruments and reserves
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
7	Instrument type	Common Stock
8	Amount recognised in regulatory capital	
	Consolidated	14.6 billion yen
	Non-consolidated	_
9	Par value of instrument	_
10	Accounting classification (on Balance Sheet)	
	Consolidated	Non-controlling Interests
	Non-consolidated	
11	Original date of issuance	<b> _</b>
12	Perpetual or dated	Perpetual
13	Original maturity date	
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
15		<u> </u>
16	Contingent call dates and redemption amount Subsequent call dates, if applicable	
10		
47	Dividends / coupons	
17	Fixed or floating dividend / coupon	—
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	_
26	If convertible, conversion rate	<b> _</b>
27	If convertible, mandatory or optional conversion	<b> _</b>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	l
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up	
	mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ordinary Debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	—

Preferred Stock Issuer Resona Holdings, Inc. 1 Unique Identifier 2 3 Governing Law Japanese Law Regulatory treatment (Note 1.) Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves 4 4-2 Transitional Basel 3 rules (on or after March 31, 2024 and Core Capital: instruments and reserves before March 31, 2029) 5 Post-transitional Basel 3 rules (on or after March 31, 2029) Eligible at solo/group/group&solo 6 Resona Holdings, Inc. 7 Instrument type Class Five Preferred Stock 8 Amount recognised in regulatory capital (Note 2.) 100.0 billion ven Consolidated Non-consolidated 9 Par value of instrument 10 Accounting classification (on Balance Sheet) Consolidated Shareholder's Equity Non-consolidated Aug 28, 2007 11 Original date of issuance 12 Perpetual or dated Perpetual Original maturity date 13 14 Issuer call Applicable Optional call date : Aug 28, 2014 15 Optional call date and redemption amount Redemption amount : 25,000 yen per share plus accrued dividend equivalents Contingent call dates and redemption amount 16 Subsequent call dates, if applicable One or more dates determined by the Representative Executive Officer after Aug 28, 2014 Dividends / coupons Fixed or floating dividend / coupon Fixed 17 18 Coupon rate and any related index 3.675% 19 Existence of a dividend stopper Yes 20 Fully discretionary, partially discretionary or mandatory Fully discretionary Existence of step up or other incentive to redeem 21 No 22 Noncumulative Noncumulative or cumulative Convertible or non-convertible Non-convertible 23 24 If convertible, conversion trigger (s) 25 If convertible, full or partial conversion If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion \_ 28 If convertible, instrument type convertible into 29 If convertible, issuer of instrument it converts into Write-down feature 30 Not Applicable 31 If write-down, write-down trigger(s) If write-down, full or partial 32 33 If write-down, permanent or temporary \_\_\_\_ If temporary write-down, description of write-up 34 mechanism 35 Position in subordination hierarchy in liquidation (specify Subordinated Debt instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes

Mandatory Conversion Clause

37

If yes, specify non-compliant features

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060A972
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ū.		Resona Bank, Ltd.
7	Instrument type	No. 4 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	14.6 billion yen
	Non-consolidated	
9	Par value of instrument	— 50.0 billion von (100 million von per socurity)
9 10	Accounting classification (on Balance Sheet)	50.0 billion yen (100 million yen per security)
10	Consolidated	Liphility
		Liability
4.4	Non-consolidated	
11	Original date of issuance	Jul 17, 2009
12	Perpetual or dated	Dated
13	Original maturity date	Jun 20, 2019
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.766%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<u> </u>
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	L
30	Write-down feature	Not Applicable
30	If write-down, write-down trigger(s)	
32	If write-down, full or partial	<del>_</del>
		<u> </u>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA36
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
· ·		Resona Bank, Ltd.
7	Instrument type	No. 6 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	21.7 billion yen
	Non-consolidated	
9		
	Par value of instrument	50.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	1.1.4.114.
	Consolidated	Liability
	Non-consolidated	—
11	Original date of issuance	Mar 4, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Mar 4, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	_
16	Subsequent call dates, if applicable	_
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.084%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20	r diy discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
21	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	— 
25	If convertible, full or partial conversion	<u> -</u>
26	If convertible, conversion rate	<u> -</u>
27	If convertible, mandatory or optional conversion	<u> -</u>
28	If convertible, instrument type convertible into	<u> </u>
29	If convertible, issuer of instrument it converts into	<u> </u>
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	—
32	If write-down, full or partial	—
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up	_
	mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
	•	
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AA93
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
, i i i i i i i i i i i i i i i i i i i		Resona Bank, Ltd.
7	Instrument type	No. 7 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	21.9 billion yen
	Non-consolidated	
9	Par value of instrument	40.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	40.0 billion yen (100 million yen per security)
10	Consolidated	Liebility
		Liability
4.4	Non-consolidated	— Com 20, 2010
11	Original date of issuance	Sep 28, 2010
12	Perpetual or dated	Dated
13	Original maturity date	Sep 28, 2020
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.606%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	_
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	l 
30	Write-down feature	I
30	If write-down, write-down trigger(s)	
31		<del></del>
	If write-down, full or partial	<del></del>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	Non-compliant transitioned features	
31	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AB68
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
Ŭ		Resona Bank, Ltd.
7	Instrument type	No. 8 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	17.0 billion yen
	Non-consolidated	
9	Par value of instrument	25.0 billion yen (100 million yen per security)
<u> </u>	Accounting classification (on Balance Sheet)	23.0 billion yen (100 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11		
	Original date of issuance	Jun 1, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Jun 1, 2021
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.878%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	L
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	
32	If write-down, write-down trigger(s)	
33	If write-down, permanent or temporary	
33	If temporary write-down, description of write-up	
	mechanism	<u> </u>
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	n
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060ABC8
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
, i i i i i i i i i i i i i i i i i i i		Resona Bank, Ltd.
7	Instrument type	No. 9 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	20.0 billion yen
	Non-consolidated	
9	Par value of instrument	20.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	20.0 billion yen (100 million yen per security)
10	Consolidated	Liphility
		Liability
4.4	Non-consolidated	
11	Original date of issuance	Dec 22, 2011
12	Perpetual or dated	Dated
13	Original maturity date	Dec 22, 2026
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	_
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.442%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
20	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	L
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	 
30	Write-down feature	I
30	If write-down, write-down trigger(s)	ויזטר איראווינמטוב
31		<del>-</del>
	If write-down, full or partial	<u> </u>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060AC34
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	_
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	_
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
, C		Resona Bank, Ltd.
7	Instrument type	No. 11 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
U	Consolidated	29.4 billion yen
	Non-consolidated	
9	Par value of instrument	35.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	55.6 billion yen (166 million yen per security)
10	Consolidated	Liability
	Non-consolidated	
11		
	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2022
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.780%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	
24	If convertible, full or partial conversion	 
25	If convertible, conversion rate	
20	If convertible, mandatory or optional conversion	
27	If convertible, instrument type convertible into	
28	If convertible, instrument type convertible into	<u> </u>
		Internet and the second s
30	Write-down feature	Not Applicable
31	If write-down, write-down trigger(s)	<del>-</del>  -
32	If write-down, full or partial	<del>-</del>  -
33	If write-down, permanent or temporary	- -
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

	ated Bonds	· · · · · · · · · · · · · · · · · · ·
1	Issuer	Resona Bank, Ltd.
2	Unique Identifier	JP350060BC33
3	Governing Law	Japanese Law
	Regulatory treatment (Note 1.)	
4	Transitional Basel 3 rules (before March 31, 2024)	Core Capital: instruments and reserves
4-2	Transitional Basel 3 rules (on or after March 31, 2024 and	
	before March 31, 2029)	
5	Post-transitional Basel 3 rules (on or after March 31,	
	2029)	
6	Eligible at solo/group/group&solo	Resona Holdings, Inc.
, i i i i i i i i i i i i i i i i i i i		Resona Bank, Ltd.
7	Instrument type	No. 12 Unsecured Subordinated Bond
8	Amount recognised in regulatory capital (Note 2.)	
0	Consolidated	16.0 billion yen
	Non-consolidated	
9	Par value of instrument	16.0 billion yen (100 million yen per security)
10	Accounting classification (on Balance Sheet)	16.0 billion yen (100 million yen per security)
10	Consolidated	Liobility
		Liability
44	Non-consolidated	— Mar 14, 2012
11	Original date of issuance	Mar 14, 2012
12	Perpetual or dated	Dated
13	Original maturity date	Mar 15, 2027
14	Issuer call	Not Applicable
15	Optional call date and redemption amount	—
	Contingent call dates and redemption amount	—
16	Subsequent call dates, if applicable	—
	Dividends / coupons	
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	2.464%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	
23	Convertible or non-convertible	Non-convertible
20	If convertible, conversion trigger (s)	_
25	If convertible, full or partial conversion	<u> </u>
26	If convertible, conversion rate	<u> </u>
20	If convertible, mandatory or optional conversion	
28	If convertible, instrument type convertible into	
20	If convertible, issuer of instrument it converts into	L
30	Write-down feature	Not Applicable
30	If write-down, write-down trigger(s)	
31	If write-down, full or partial	<del>_</del>
		<u> </u>
33	If write-down, permanent or temporary	<u> </u>
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify	Ordinary Debt
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Yes
30	Non-compliant transitioned features	
31	If yes, specify non-compliant features	Mandatory Conversion Clause etc.

- Note 1. Since Resona group applies Japanese domestic standard with regard to capital adequacy regulation, transitional Basel 3 rules are also of the domestic standard.
- Note 2. The amount figures shown in the item 8 of each capital instrument are the amount before considering deduction or caps under Transitional Rules, despite the fact that Eligible Non-cumulative Perpetual Preferred Stock and Eligible Capital Instrument included in Core Capital are deducted gradually during the transition period, and that Cap rules based on the Total Capital are applied to the total of Eligible Capital Instrument subject to the transitional arrangement.